

**Information to identify the case:**

Debtor 1	Michael S. Carvalho	Social Security number or ITIN xxx-xx-1931
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 19-29529-RG		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Michael S. Carvalho

1/17/20

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Michael S. Carvalho  
Debtor

Case No. 19-29529-RG  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 318

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Total Noticed: 37

Date Rcvd: Jan 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2020.

db Michael S. Carvalho, 927 Grandview Ave, Union, NJ 07083-8320  
518513727 +AR Resources Inc, 1777 Sentry Pkwy W, Blue Bell, PA 19422-2206  
518513724 Accurate diagnostic lab, 3000 Hadley Rd, South Plainfield, NJ 07080-1183  
518513733 ++FIRST FINANCIAL RESOURCES INC, 495 OLD CONNECTICUT PATH, SUITE 220,  
FRAMINGHAM MA 01701-4567  
(address filed with court: First Financial Resour, 495 Old Connecticut Path,  
Framingham, MA 01701-4567)  
518513740 Monmouth ocean hospital svc corp, 4806 Megill Rd Ste 3, Neptune, NJ 07753-6926  
518513743 Pnc Bank, N.A., PO Box 3180, Pittsburgh, PA 15230-3180  
518513745 Rwj University Hospital Somerset, Pob 48026, Newark, NJ 07101-4826  
518513741 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: Nj Division Of Taxation, Pob 245 Bankruptcy Section,  
Trenton, NJ 08695)  
518513747 +St Josephs health inc, po box 14000, Belfast, ME 04915-4033  
518513751 +University hospital, 150 Bergen St, Newark, NJ 07103-2406  
518513752 University physicians associates, 30 Bergen St, Newark, NJ 07107-3000  
518513756 Webbk Yamaha, 6555 Katella Ave, Cypress, CA 90630-5101  
518513723 +abraham morganoff, md, 5 Mountain Blvd, Warren, NJ 07059-2625  
518513725 +advanced rehab medical svc, po box 1230, Eatontown, NJ 07724-5230  
518513726 +american anesthesiology, po box 120153, Grand Rapids, MI 49528-0103  
518513728 armac inc, 71 Passaic Ave, Florham Park, NJ 07932-3040  
518513731 david j. jacobs, md, 5 Mountain Blvd Ste 3, Warren, NJ 07059-2625  
518513732 +dermatology ass of central nj, 3548 us route 9 ste 2, Old Bridge, NJ 08857-2765  
518513735 +gem recovery svcs, po box 85, Emerson, NJ 07630-0085  
518513736 +gps physicians grp of nj, po box 62939, Baltimore, MD 21264-2939  
518513737 +inform diagnostic inc, po box 844117, Dallas, TX 75284-4117  
518513742 nj urology llc, 1515 Broad St Ste B130, Bloomfield, NJ 07003-3085  
518513748 +twp of maplewood, po box 671, Pittstown, NJ 08867-0671  
518513749 union dermatology and skin cancer ctr, 440 Chestnut St Ste 101, Union, NJ 07083-3100  
518513750 union family medicine, 2300 Vauxhall Rd Ste C, Union, NJ 07083-5038  
518513753 us dept of education, federal offset, unit box 5277, Greenville, TX 75401  
518513755 +waterview ctr, 536 Ridge Rd, Cedar Grove, NJ 07009-1669

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 18 2020 00:24:52 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 18 2020 00:24:46 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
518513729 EDI: CAPITALONE.COM Jan 18 2020 04:58:00 Capital One Bank USA N, PO Box 30281,  
Salt Lake City, UT 84130-0281  
518513730 E-mail/PDF: creditonebknotifications@resurgent.com Jan 18 2020 00:29:00 Credit One Bank NA,  
PO Box 98872, Las Vegas, NV 89193-8872  
518513734 EDI: AMINFOFP.COM Jan 18 2020 04:58:00 First Premier Bank, 3820 N Louise Ave,  
Sioux Falls, SD 57107-0145  
518513738 EDI: IRS.COM Jan 18 2020 04:58:00 Internal Revenue Service, POB 7346,  
Philadelphia, PA 19101-7346  
518513744 +E-mail/Text: BankruptcyMail@questdiagnostics.com Jan 18 2020 00:25:48 Quest Diagnostic,  
3 Giralta Farms, Madison, NJ 07940-1027  
518513754 E-mail/Text: vci.bkcy@wvcredit.com Jan 18 2020 00:25:02 VW Credit Inc, 2333 Waukegan Rd,  
Deerfield, IL 60015-5508  
518513739 E-mail/Text: SM-Rehab-Bankruptcies@selectmedical.com Jan 18 2020 00:25:53  
kessler institute for rehab, 4716 Gettysburg Rd, Mechanicsburg, PA 17055-4325  
518513746 +E-mail/Text: ebn@rwjh.org Jan 18 2020 00:25:22 st barnabas medical ctr,  
94 Old Short Hills Rd, Livingston, NJ 07039-5668

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 19, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2020 at the address(es) listed below:

Edward Nathan Vaisman on behalf of Debtor Michael S. Carvalho vaismanlaw@gmail.com,  
G20495@notify.cincompass.com

Jeffrey Lester jlester@bllaw.com, NJ19@ecfcbis.com

Rebecca Ann Solarz on behalf of Creditor VW Credit, Inc. rsolarz@kmllawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4